

Fill in this information to identify your case:

United States Bankruptcy Court for the:

EASTERN DISTRICT OF NORTH CAROLINA - NEW BERN DIVISION

Case number (if known) _____

Chapter you are filing under:

☐ Chapter 7☒ Chapter 11☐ Chapter 12☐ Chapter 13☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint* case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself**About Debtor 1:****About Debtor 2 (Spouse Only in a Joint Case):****1. Your full name**

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Robert

First name

W.

Middle name

Bring your picture identification to your meeting with the trustee.

Steele, II

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-0465

Debtor 1 Robert W. Steele, IICase number *(if known)* _____**About Debtor 1:****About Debtor 2 (Spouse Only in a Joint Case):****4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**☒ I have not used any business name or EINs.☐ I have not used any business name or EINs.Include trade names and *doing business as* names

Business name(s) _____

Business name(s) _____

EINs _____

EINs _____

5. Where you live201 St Charles Lane
Jacksonville, NC 28546

Number, Street, City, State & ZIP Code

Onslow

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.P.O. Box 627
Jacksonville, NC 28541

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy*Check one:*☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)
_____*Check one:*☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 Robert W. Steele, II

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☐ Chapter 7
- ☒ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
-
8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
-
9. **Have you filed for bankruptcy within the last 8 years?** ☒ No.
- ☐ Yes.
- | | | |
|----------------|------------|-------------------|
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
-
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No.
- ☐ Yes.
- | | |
|-----------------------------|---------------------------|
| Debtor _____ | Relationship to you _____ |
| District _____ | When _____ |
| Case number, if known _____ | |
| Debtor _____ | Relationship to you _____ |
| District _____ | When _____ |
| Case number, if known _____ | |
-
11. **Do you rent your residence?** ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 Robert W. Steele, II

Case number (if known)

Part 3: Report About Any Businesses You Own as a Sole Proprietor**12. Are you a sole proprietor of any full- or part-time business?**☒ No. Go to Part 4.☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

☐ No. I am not filing under Chapter 11.☒ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention****14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**☒ No.☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 Robert W. Steele, II

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Robert W. Steele, II

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a.	Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> No. Go to line 16b. <input type="checkbox"/> Yes. Go to line 17.
	16b.	Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input checked="" type="checkbox"/> Yes. Go to line 17.
	16c.	State the type of debts you owe that are not consumer debts or business debts

17. Are you filing under Chapter 7?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes.	I am not filing under Chapter 7. Go to line 18. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input type="checkbox"/> No <input type="checkbox"/> Yes
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18. How many Creditors do you estimate that you owe?	<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
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19. How much do you estimate your assets to be worth?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input checked="" type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input checked="" type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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Part 7: Sign Below**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Robert W. Steele, II

Robert W. Steele, II
Signature of Debtor 1_____
Signature of Debtor 2Executed on August 4, 2017
MM / DD / YYYYExecuted on _____
MM / DD / YYYY

Debtor 1 Robert W. Steele, II

Case number (if known) _____

For your attorney, if you are represented by one**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Trawick H. Stubbs, Jr.
Signature of Attorney for Debtor

Date August 4, 2017
MM / DD / YYYY

Trawick H. Stubbs, Jr.
Printed name

Stubbs & Perdue, P.A.
Firm name

PO Box 1654
New Bern, NC 28563
Number, Street, City, State & ZIP Code

Contact phone 252-633-2700

Email address _____

4221
Bar number & State

DECAF

DEBT EDUCATION AND CERTIFICATION FOUNDATION

Certificate Number: 27000-NCE-CC-149735783028

Certificate of Credit Counseling

I certify that on June 13th, 2017, at 07:43 AM o'clock CDT

Robert Steele II received from Debt Education and Certification

Foundation, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling

in the Eastern District of North Carolina, an individual briefing (including a briefing conducted

by Internet and Phone) that complied with the provisions of 11 U.S.C. §§ 109(h)

and 111. A debt repayment plan was not prepared.

Date: June 13th, 2017

By: /s/Susan Gann

Name: Susan Gann

Title: Counselor

Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

☐ Check if this is an amended filing

B 104

For Individual Chapter 11 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims Against You and Are Not Insiders

12/15

If you are an individual filing for bankruptcy under Chapter 11, you must fill out this form. If you are filing under Chapter 7, Chapter 12, or Chapter 13, do not fill out this form. Do not include claims by anyone who is an insider. Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20 percent or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Also, do not include claims by secured creditors unless the unsecured claim resulting from inadequate collateral value places the creditor among the holders of the 20 largest unsecured claims.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information.

Part 1: List the 20 Unsecured Claims in Order from Largest to Smallest. Do Not Include Claims by Insiders.

Unsecured claim

1

Swift Financial Corporation
d/b/a Swift Capital
Attn: Officer, Mgr or Agent
3505 Silverside Road
Wilmington, DE 19810

What is the nature of the claim?

\$ \$291,074.37

As of the date you file, the claim is: Check all that apply

- ☒ Contingent
☐ Unliquidated
☐ Disputed
☐ None of the above apply

Does the creditor have a lien on your property?

- ☐ No
☐ Yes. Total claim (secured and unsecured) \$ _____
 Value of security: - \$ _____
 Unsecured claim \$ _____

Contact

Contact phone

2

Robert Dillingham
P.O. Box 116
Jacksonville, NC 28541

What is the nature of the claim?

Guaranty of debt owed by RWS Builders, Inc. (Assignee on Southern Farm Bureau Life Insurance Policy ending in 8579L)	\$ 265,000.00
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As of the date you file, the claim is: Check all that apply

- ☒ Contingent
☒ Unliquidated
☐ Disputed
☐ None of the above apply

Debtor 1 Robert W. Steele, II Case number (if known) _____

Contact _____

Contact phone _____

Does the creditor have a lien on your property?

No



Yes. Total claim (secured and unsecured) \$ _____

Value of security: - \$ _____

Unsecured claim \$ _____

3

Triangle Plaza, Inc.
Attn: Manager or Agent
P.O. Box 12951
New Bern, NC 28561**What is the nature of the claim?**

Guaranty of debt owed by R S I, Inc. \$ \$199,000.00

As of the date you file, the claim is: Check all that apply

Contingent



Unliquidated



Disputed



None of the above apply

Does the creditor have a lien on your property?

No



Yes. Total claim (secured and unsecured) \$ _____

Value of security: - \$ _____

Unsecured claim \$ _____

Contact _____

Contact phone _____

4

East Hardwood Company
Attn: Manager or Agent
200 Williamsburg Parkway
Jacksonville, NC 28546**What is the nature of the claim?**

\$ \$128,154.00

As of the date you file, the claim is: Check all that apply

Contingent



Unliquidated



Disputed



None of the above apply

Does the creditor have a lien on your property?

No



Yes. Total claim (secured and unsecured) \$ _____

Value of security: - \$ _____

Unsecured claim \$ _____

Contact _____

Contact phone _____

5

Home Depot Credit Services
Attn: Officer, Mgr or Agent
P.O. Box 790345
Saint Louis, MO 63179**What is the nature of the claim?**

\$ \$87,200.61

As of the date you file, the claim is: Check all that apply

Contingent



Unliquidated



Disputed



None of the above apply

Does the creditor have a lien on your property?

No



Yes. Total claim (secured and unsecured) \$ _____

Value of security: - \$ _____

Unsecured claim \$ _____

Contact _____

Contact phone _____

6

Wells Fargo Direct

What is the nature of the claim?

\$ \$65,167.21

Debtor 1 Robert W. Steele, II Case number (if known) _____

Attn: Officer, Mgr. or Agent
P.O. Box 29482
Phoenix, AZ 85038

As of the date you file, the claim is: Check all that apply

- ☒ Contingent
☐ Unliquidated
☐ Disputed
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) \$ _____
Value of security: - \$ _____
Unsecured claim \$ _____

Contact _____

Contact phone _____

7

Garris Evans Lumber
Attn: Manager or Agent
P.O. Box 2548
Greenville, NC 27836

What is the nature of the claim? _____ \$ \$57,171.00**As of the date you file, the claim is:** Check all that apply

- ☒ Contingent
☐ Unliquidated
☐ Disputed
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) \$ _____
Value of security: - \$ _____
Unsecured claim \$ _____

Contact _____

Contact phone _____

8

First Bank
Attn: Officer, Mgr. or Agent
P.O. Box 925
Troy, NC 27371

What is the nature of the claim? _____ \$ \$55,000.00**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) \$ _____
Value of security: - \$ _____
Unsecured claim \$ _____

Contact _____

Contact phone _____

9

American Express
Attn: Manager or Agent
P.O. Box 981535
El Paso, TX 79998-1535

What is the nature of the claim? _____ \$ \$53,000.00**As of the date you file, the claim is:** Check all that apply

- ☒ Contingent
☐ Unliquidated
☐ Disputed
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) \$ _____
Value of security: - \$ _____

Contact _____

Debtor 1 Robert W. Steele, II Case number (if known) _____

Contact phone _____

Unsecured claim

\$ _____

10

Business Card Services
Attn: Officer, Mgr. or Agent
P.O. Box 84030
Columbus, GA 31908-4030

What is the nature of the claim? _____ \$ **\$51,159.43**

As of the date you file, the claim is: Check all that apply

- ☒ Contingent
☐ Unliquidated
☐ Disputed
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) \$ _____
Value of security: - \$ _____
Unsecured claim \$ _____

Contact _____

Contact phone _____

11

Wells Fargo
Attn: Officer, Mgr. or Agt
P.O. Box 29482
Phoenix, AZ 85038-8650

What is the nature of the claim? _____ \$ **\$40,692.11**

As of the date you file, the claim is: Check all that apply

- ☒ Contingent
☐ Unliquidated
☐ Disputed
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) \$ _____
Value of security: - \$ _____
Unsecured claim \$ _____

Contact _____

Contact phone _____

12

Greenville Ready Mix
Attn: Manager or Agent
P.O. Box 890322
Charlotte, NC 28289-0322

What is the nature of the claim? Guaranty of corporate debt \$ **\$34,278.38**

As of the date you file, the claim is: Check all that apply

- ☒ Contingent
☐ Unliquidated
☐ Disputed
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) \$ _____
Value of security: - \$ _____
Unsecured claim \$ _____

Contact _____

Contact phone _____

13

Capital One Card Services
Attn: Officer, Mgr. or Agent
P.O. Box 9600
Carol Stream, IL 60128

What is the nature of the claim? _____ \$ **\$27,701.02**

As of the date you file, the claim is: Check all that apply

- ☒ Contingent
☐ Unliquidated
☐ Disputed
☐ None of the above apply

Debtor 1 Robert W. Steele, II Case number (if known) _____

Contact _____

Contact phone _____

Does the creditor have a lien on your property?

No



Yes. Total claim (secured and unsecured) \$ _____

Value of security: - \$ _____

Unsecured claim \$ _____

14Celtic Bank
d/b/a Kabbage
Attn: Officer, Mgr or Agent
P.O. Box 77073
Atlanta, GA 30357

Contact _____

Contact phone _____

What is the nature of the claim? _____ \$ \$26,374.82**As of the date you file, the claim is:** Check all that apply

Contingent



Unliquidated



Disputed



None of the above apply

Does the creditor have a lien on your property?

No



Yes. Total claim (secured and unsecured) \$ _____

Value of security: - \$ _____

Unsecured claim \$ _____

15Capital One Bank
Attn: Officer, Mgr or Agt.
P.O. Box 71083
Charlotte, NC 28272

Contact _____

Contact phone _____

What is the nature of the claim? _____ \$ \$24,317.08**As of the date you file, the claim is:** Check all that apply

Contingent



Unliquidated



Disputed



None of the above apply

Does the creditor have a lien on your property?

No



Yes. Total claim (secured and unsecured) \$ _____

Value of security: - \$ _____

Unsecured claim \$ _____

16BB&T
ATTN: Jack R. Hayes
PO Box 1847
Wilson, NC 27894-1847

Contact _____

Contact phone _____

What is the nature of the claim? _____ \$ \$24,269.30**As of the date you file, the claim is:** Check all that apply

Contingent



Unliquidated



Disputed



None of the above apply

Does the creditor have a lien on your property?

No



Yes. Total claim (secured and unsecured) \$ _____

Value of security: - \$ _____

Unsecured claim \$ _____

17Luther Starling
Atty for E.G.S., Inc.**What is the nature of the claim?** _____ \$ \$23,451.00

Debtor 1 Robert W. Steele, II Case number (if known) _____P.O. Drawer 1960
Smithfield, NC 27577**As of the date you file, the claim is:** Check all that apply

- ☒ Contingent
☐ Unliquidated
☐ Disputed
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) \$ _____
Value of security: - \$ _____
Unsecured claim \$ _____

Contact _____

Contact phone _____

18

ProBuild East, LLC
Attn: Manager or Agent
P.O. Drawer 2088
Wilmington, NC 28402**What is the nature of the claim?** Guaranty of corporate debt \$ \$17,197.41**As of the date you file, the claim is:** Check all that apply

- ☒ Contingent
☐ Unliquidated
☐ Disputed
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) \$ _____
Value of security: - \$ _____
Unsecured claim \$ _____

Contact _____

Contact phone _____

19

Corporate Turnaround
Attn: Manager or Agent
95 North Route 17, Ste 310
Paramus, NJ 07652**What is the nature of the claim?** _____ \$ \$16,392.61**As of the date you file, the claim is:** Check all that apply

- ☒ Contingent
☐ Unliquidated
☒ Disputed
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) \$ _____
Value of security: - \$ _____
Unsecured claim \$ _____

Contact _____

Contact phone _____

20

Kitchen and Lighting
Attn: Manager or Agent
141 Williamsburg Pkwy.
Jacksonville, NC 28546**What is the nature of the claim?** _____ \$ \$16,000.00**As of the date you file, the claim is:** Check all that apply

- ☒ Contingent
☐ Unliquidated
☐ Disputed
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) \$ _____

Contact _____

Debtor 1 Robert W. Steele, II Case number (if known) _____

Contact phone

Value of security: - \$ _____
Unsecured claim \$ _____

Part 2: Sign Below

Under penalty of perjury, I declare that the information provided in this form is true and correct.

X /s/ Robert W. Steele, II X _____
Robert W. Steele, II
Signature of Debtor 1
Signature of Debtor 2

Date August 4, 2017 Date _____

Fill in this information to identify your case:

Debtor 1	Robert W. Steele, II		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF NORTH CAROLINA - NEW BERN DIVISION		
Case number (if known)			

☐ Check if this is an amended filing
Official Form 106Sum**Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

		Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)		
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$	730,670.00
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$	160,828.07
1c. Copy line 63, Total of all property on Schedule A/B.....	\$	891,498.07

Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)		
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$	722,263.84
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)		
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$	0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$	1,585,666.03
Your total liabilities		\$ 2,307,929.87

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)		
Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$	4,720.12
5. Schedule J: Your Expenses (Official Form 106J)		
Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$	4,488.11

Part 4: Answer These Questions for Administrative and Statistical Records6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

☒ Yes
7. **What kind of debt do you have?**
☐ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

☒ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to

Debtor 1 Robert W. Steele, II
the court with your other schedules.

Case number (if known) _____

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ _____

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

	Total claim
From Part 4 on <i>Schedule E/F</i>, copy the following:	
9a. Domestic support obligations (Copy line 6a.)	\$ 0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ 0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ 0.00
9d. Student loans. (Copy line 6f.)	\$ 0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ 0.00
9g. Total. Add lines 9a through 9f.	\$ 0.00

Fill in this information to identify your case and this filing:

Debtor 1	Robert W. Steele, II		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF NORTH CAROLINA - NEW BERN DIVISION		
Case number			

☐ Check if this is an amended filing
Official Form 106A/B**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

201 St Charles Lane

Street address, if available, or other description

Jacksonville	NC	28546-0000
City	State	ZIP Code

Onslow

County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other _____

Who has an interest in the property? Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Lot 25 Eastgate, Parcel #073566

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$355,150.00	\$355,150.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

Fee simple

☐ **Check if this is community property**
(see instructions)

Debtor 1 Robert W. Steele, II

Case number (if known) _____

If you own or have more than one, list here:

1.2

218 Raven Ridge Ct.

Street address, if available, or other description

Swansboro NC 28584-0000

City State ZIP Code

Onslow

County

What is the property? Check all that apply

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another _____

Other information you wish to add about this item, such as local property identification number:

Lot 18 Raven Ridge S/D, parcel #063064

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.**Current value of the entire property?**

\$200,520.00

Current value of the portion you own?

\$200,520.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

Fee simple

☐ **Check if this is community property**
(see instructions)

1.3

If you own or have more than one, list here:

122 Brenda Drive and
133 Brenda Drive

Street address, if available, or other description

Jacksonville NC 28546-0000

City State ZIP Code

Onslow

County

What is the property? Check all that apply

- ☐ Single-family home
☒ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another _____

Other information you wish to add about this item, such as local property identification number:

122-Lot 12 Branchwood Townhouses, Parcel #038882 (value-\$65,000); 133-Lot 17 Branchwood Townhouses, Parcel #038882 (value-\$60,000)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.**Current value of the entire property?**

\$125,000.00

Current value of the portion you own?

\$125,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

Fee simple

☐ **Check if this is community property**
(see instructions)

Debtor 1 Robert W. Steele, II

Case number (if known) _____

If you own or have more than one, list here:

1.4

135 Brenda Drive

Street address, if available, or other description

Jacksonville NC 28546-0000

City State ZIP Code

Onslow

County

What is the property? Check all that apply

- ☐ Single-family home
☒ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Lot 18, Branchwood Townhouses, Parcel #038897

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.**Current value of the entire property?**
\$50,000.00**Current value of the portion you own?**
\$50,000.00**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**

Fee simple

☐ **Check if this is community property**
(see instructions)**2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>**

\$730,670.00

Part 2: Describe Your Vehicles**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?** Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**☐ No☒ Yes

3.1 Make: Ford
 Model: F-150 LGT Convtnl Truck
 Year: 2015
 Approximate mileage: 30,250

Other information:

VIN 95923 (Co-owned with RSI, Inc.)

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

☐ **Check if this is community property**
(see instructions)Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.**Current value of the entire property?**
\$40,000.00**Current value of the portion you own?**
\$20,000.00

3.2 Make: Ford
 Model: F-250 SRW Super Duty Truck
 Year: 2016
 Approximate mileage: 31,556

Other information:

VIN 00797 (Co-owned with RSI, Inc.)

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

☐ **Check if this is community property**
(see instructions)Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.**Current value of the entire property?**
\$25,000.00**Current value of the portion you own?**
\$12,500.00

Debtor 1 Robert W. Steele, II

Case number (if known) _____

3.3 Make: Ford
 Model: F-150 LGT Convtnl Truck
 Year: 2016
 Approximate mileage: 32,000
 Other information:

VIN 07944 (co-owned with RSI,
 Inc.)

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

☐ Check if this is community property
 (see instructions)

Do not deduct secured claims or exemptions. Put
 the amount of any secured claims on *Schedule D:*
Creditors Who Have Claims Secured by Property.

Current value of the
entire property?Current value of the
portion you own?\$24,000.00\$12,000.00

3.4 Make: LDTL Utility Trailer
 Model: _____
 Year: 2013
 Approximate mileage: _____
 Other information:

VIN ending in 43937

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property
 (see instructions)

Do not deduct secured claims or exemptions. Put
 the amount of any secured claims on *Schedule D:*
Creditors Who Have Claims Secured by Property.

Current value of the
entire property?Current value of the
portion you own?\$750.00\$750.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☐ No

☒ Yes

4.1 Make: Cedar Creek
 Model: 5th wheel
 Year: 2015
 Other information:

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property
 (see instructions)

Do not deduct secured claims or exemptions. Put
 the amount of any secured claims on *Schedule D:*
Creditors Who Have Claims Secured by Property.

Current value of the
entire property?Current value of the
portion you own?\$20,000.00\$20,000.00

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for
 pages you have attached for Part 2. Write that number here.....=>

\$65,250.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
portion you own?
 Do not deduct secured
claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe.....

Living room furniture, Dining Room set, 1-bedroom suite, dishes,
 flatware, cookware

\$3,200.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices
 including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe.....

7-TVs (\$3,500), Apple Ipad (\$200), Apple Iphone (\$200)

\$3,900.00

Debtor 1 Robert W. Steele, II

Case number (if known) _____

8. Collectibles of value*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles☐ No☒ Yes. Describe.....4-Bronze mermaid statues\$6,000.00**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments☐ No☒ Yes. Describe.....Bowflex Max\$350.00**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment☐ No☒ Yes. Describe.....2-handguns\$500.00**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No☒ Yes. Describe.....Everyday clothes, shoes\$250.00**12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☐ No☒ Yes. Describe.....3-Breitling watches (\$2,750.00); Diamond engagement ring (\$8,000);
2-gold chains (\$1,250.00)\$12,000.00**13. Non-farm animals***Examples:* Dogs, cats, birds, horses☐ No☒ Yes. Describe.....Labrador Retriever - yellow\$0.00**14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here**\$26,200.00**Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.

Debtor 1 Robert W. Steele, II

Case number (if known) _____

16. Cash*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☐ No☒ Yes.....Cash, coins \$678.00**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes.....

Institution name:

	17.1.	Checking account ending in 4532	<u>Marine Federal Credit Union</u>	<u>\$3,068.30</u>
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	17.2.	Checking account ending in 1339	<u>The Little Bank</u>	<u>\$616.78</u>
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18. Bonds, mutual funds, or publicly traded stocks*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☐ No☒ Yes.....

Institution or issuer name:

		<u>E-Trade Account ending in 7237</u>	<u>\$3,941.63</u>
--	--	---------------------------------------	-------------------

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture☐ No☒ Yes. Give specific information about them.....

Name of entity:

% of ownership:

		<u>Hatco, Inc.</u>	<u>50</u> %	<u>\$17,500.00</u>
--	--	--------------------	-------------	--------------------

		<u>R S I, Inc.</u>	<u>100</u> %	<u>\$0.00</u>
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		<u>RWS Builders, Inc.</u>	<u>100</u> %	<u>\$25,000.00</u>
--	--	---------------------------	--------------	--------------------

		<u>BRTB, Inc. (will be dissolved)</u>	<u>100</u> %	<u>\$0.00</u>
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20. Government and corporate bonds and other negotiable and non-negotiable instruments*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.☒ No☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans☒ No☐ Yes. List each account separately.

Type of account:

Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others☒ No

Debtor 1 Robert W. Steele, II

Case number (if known) _____

☐ Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes..... Issuer name and description.**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☒ No☐ Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☒ No☐ Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses☒ No☐ Yes. Give specific information about them...**Money or property owed to you?****Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.**28. Tax refunds owed to you**☒ No☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No☐ Yes. Give specific information.....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☒ No☐ Yes. Give specific information..**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance☐ No☒ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund
value:Shenandoah Life Insurance CompanyRobert Steele (father)
and Geri Steele (mother)\$7,600.00Southern Farm Bureau Life Insurance
Company, policy ending in 0288LRobert Steele (father)\$8,473.66

Debtor 1 Robert W. Steele, II

Case number (if known) _____

Southern Farm Bureau Life Insurance
Company, policy ending in 8579LRobert Steele (father),
assignee is Robert
Dillingham, creditor\$199.70**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No☐ Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples: Accidents, employment disputes, insurance claims, or rights to sue*☒ No☐ Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☐ No☒ Yes. Describe each claim.....

Consumer rights claims: Debtor reserves the right to pursue and claim as exempt any consumer rights claim or cause of action he may have, known or unknown at the time of filing of the Petition, against any creditor and/or debt collector for any alleged violation of any consumer protection law, including (without limitation) any violation of the FDCPA or other applicable state or federal consumer protection law. See attachment to Schedule C-1.

Unknown**35. Any financial assets you did not already list**☒ No☐ Yes. Give specific information..**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**\$67,078.07**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**☐ No. Go to Part 6.☒ Yes. Go to line 38.

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

38. Accounts receivable or commissions you already earned☒ No☐ Yes. Describe.....**39. Office equipment, furnishings, and supplies***Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices*☐ No☒ Yes. Describe.....Desk\$300.00

Debtor 1 Robert W. Steele, II

Case number (if known) _____

I-mac computer\$500.00**40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**☐ No☒ Yes. Describe.....Misc. hand tools\$1,500.00**41. Inventory**☒ No☐ Yes. Describe.....**42. Interests in partnerships or joint ventures**☒ No☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

43. Customer lists, mailing lists, or other compilations☒ No.☐ Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?☒ No☐ Yes. Describe.....**44. Any business-related property you did not already list**☒ No☐ Yes. Give specific information.....**45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....**\$2,300.00**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**
If you own or have an interest in farmland, list it in Part 1.**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**☒ No. Go to Part 7.☐ Yes. Go to line 47.**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above****53. Do you have other property of any kind you did not already list?***Examples: Season tickets, country club membership*☒ No☐ Yes. Give specific information.....**54. Add the dollar value of all of your entries from Part 7. Write that number here**\$0.00

Debtor 1 Robert W. Steele, II

Case number (if known) _____

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2			<u>\$730,670.00</u>
56. Part 2: Total vehicles, line 5	<u>\$65,250.00</u>		
57. Part 3: Total personal and household items, line 15	<u>\$26,200.00</u>		
58. Part 4: Total financial assets, line 36	<u>\$67,078.07</u>		
59. Part 5: Total business-related property, line 45	<u>\$2,300.00</u>		
60. Part 6: Total farm- and fishing-related property, line 52	<u>\$0.00</u>		
61. Part 7: Total other property not listed, line 54	+ <u>\$0.00</u>		
62. Total personal property. Add lines 56 through 61...	<u>\$160,828.07</u>	Copy personal property total	<u>\$160,828.07</u>
63. Total of all property on Schedule A/B. Add line 55 + line 62			<div style="border: 1px solid black; padding: 5px; text-align: center;"><u>\$891,498.07</u></div>

Rev. 3/2016

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NORTH CAROLINA - NEW BERN DIVISIONIN THE MATTER OF:
Robert W. Steele, II
Debtor(s).

CASE NUMBER:

SCHEDULE C-1 - PROPERTY CLAIMED AS EXEMPT

I, Robert W. Steele, II, claim the following property as exempt pursuant to 11 U.S.C. § 522 and the laws of the State of North Carolina, and nonbankruptcy Federal law: **(Attach additional sheets if necessary).**

1. NCGS 1C-1601(a)(1) (NC Const., Article X, Section 2) REAL OR PERSONAL PROPERTY USED AS A RESIDENCE OR BURIAL PLOT (The exemption is not to exceed \$35,000; however, an unmarried debtor who is 65 years of age or older is entitled to retain an aggregate interest in the property not to exceed \$60,000 in value so long as the property was previously owned by the debtor as a tenant by the entireties or as a joint tenant with rights of survivorship and the former co-owner of the property is deceased, in which case the debtor must specify his/her age and the name of the former co-owner, if a child use initials only, of the property below).

Description of Property and Address	Market Value	Owner (D1)Debtor 1 (D2)Debtor 2 (J)Joint	Mortgage Holder or Lien Holder	Amount of Mortgage or Lien	Net Value	Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(1)
201 St Charles Lane Jacksonville, NC 28546 Onslow County Lot 25 Eastgate, Parcel #073566	355,150.00		Quicken Loans, Inc.	306,000.00	49,150.00	30,000.00

Debtor's Age: _____

Name of former co-owner: _____

VALUE OF REAL ESTATE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(1): \$ 30,000.00

2. NCGS 1C-1601(a)(3) MOTOR VEHICLE (The exemption in one vehicle is not to exceed \$3,500).

Model, Year Style of Auto	Market Value	Owner (D1)Debtor 1 (D2)Debtor 2 (J)Joint	Lien Holder	Amount of Lien	Net Value	Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(3)
2015 Ford F-150 LGT Convtnl Truck 30,250 miles VIN 95923 (Co-owned with RSI, Inc.)	40,000.00		TD Auto Finance	39,516.77	241.62 50% owned	241.62

VALUE OF MOTOR VEHICLE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(3): \$ 241.62

3. NCGS 1C-1601(a)(4) (NC Const., Article X, Section 1) PERSONAL OR HOUSEHOLD GOODS (The debtor's aggregate interest is not to exceed \$5,000 plus \$1,000 for each dependent of the debtor, not to exceed \$4,000 total for dependents). The number of dependents for exemption purposes is 0.

Description of Property	Market Value	Owner (D1)Debtor 1 (D2)Debtor 2 (J)Joint	Lien Holder	Amount of Lien	Net Value	Claimed as Exempt Pursuant to NCGS 1C-1601(a)(4)
7-TVs (\$3,500), Apple Ipad (\$200), Apple Iphone (\$200)	3,900.00				3,900.00	1,800.00
Living room furniture, Dining Room set, 1-bedroom suite, dishes, flatware, cookware	3,200.00				3,200.00	3,200.00

VALUE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(4): \$ 5,000.00

Schedule C-1 - Property Claimed as Exempt - 3/2016

4. NCGS 1C-1601(a)(5) TOOLS OF TRADE (The debtor's aggregate interest is not to exceed \$2,000 in value).

Description	Market Value	Owner (D1)Debtor 1 (D2)Debtor 2 (J)Joint	Lien Holder	Amount of Lien	Net Value	Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(5)
2013 LDTL Utility Trailer VIN ending in 43937	750.00				750.00	500.00
Misc. hand tools	1,500.00				1,500.00	1,500.00

VALUE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(5): \$ 2,000.00

5. NCGS 1C-1601(a)(6) LIFE INSURANCE (NC Const., Article X, Section 5).

Description\Insured\Last Four Digits of Policy Number\Beneficiary(if child, initials only)	Cash Value
-NONE-	

6. NCGS 1C-1601(a)(7) PROFESSIONALLY PRESCRIBED HEALTH AIDS (For Debtor or Debtor's Dependents, no limit on value).

Description
-NONE-

7. NCGS 1C-1601(a)(8) COMPENSATION FOR PERSONAL INJURY, INCLUDING COMPENSATION FROM PRIVATE DISABILITY POLICIES OR ANNUITIES, OR COMPENSATION FOR DEATH OF A PERSON UPON WHOM THE DEBTOR WAS DEPENDENT FOR SUPPORT. COMPENSATION NOT EXEMPT FROM RELATED LEGAL, HEALTH OR FUNERAL EXPENSE.

Description AND Source of Compensation, Including Name (If child, initials only) & Last Four Digits of Account Number of any Disability Policy/Annuity
-NONE-

8. NCGS 1C-1601(a)(2) ANY PROPERTY (Debtor's aggregate interest in any property is not to exceed \$5,000 in value of any unused exemption amount to which the debtor is entitled under NCGS 1C-1601(a)(1)).

Description of Property and Address	Market Value	Owner (D1)Debtor 1 (D2)Debtor 2 (J)Joint	Lien Holder	Amount of Lien	Net Value	Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(2)
Southern Farm Bureau Life Insurance Company, policy ending in 0288L Beneficiary: Robert Steele (father)	8,473.66				8,473.66	5,000.00

VALUE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(2): \$ 5,000.00

9. NCGS 1C-1601(a)(9) and 11 U.S.C. § 522 INDIVIDUAL RETIREMENT PLANS & RETIREMENT FUNDS, as defined in the Internal Revenue Code, and any plan treated in the same manner as an individual retirement plan, including individual retirement accounts and Roth retirement accounts as described in §§ 408(a) and 408A of the Internal Revenue Code, individual retirement annuities as described in § 408(b) of the Internal Revenue Code, accounts established as part of a trust described in § 408(c) of the Internal Revenue Code, and funds in an account exempt from taxation under § 401, 403, 408, 408A, 414, 457, or 510(a) of the Internal Revenue Code. For purposes of this subdivision, "Internal Revenue Code" means Code as defined in G.S. 105-228.90.

Type of Account\Location of Account\Last Four Digits of Account Number
-NONE-

10. NCGS 1C-1601(a)(10) FUNDS IN A COLLEGE SAVINGS PLAN, as qualified under § 529 of the Internal Revenue Code, and that are not otherwise excluded from the estate pursuant to 11 U.S.C. §§ 541(b)(5)-(6), (e), not to exceed a cumulative limit of \$25,000. If funds were placed in a college savings plan within the 12 months prior to filing, the contributions must have been made in the ordinary course of the debtor's financial affairs and must have been consistent with the debtor's past pattern of contributions. The exemption applies to funds for a child of the debtor that will actually be used for the child's college or university expenses.

College Savings Plan\Last Four Digits of Account Number\Value\Initials of Child Beneficiary

College Savings Plan\Last Four Digits of Account Number\Value\Initials of Child Beneficiary

-NONE-

11. NCGS 1C-1601(a)(11) RETIREMENT BENEFITS UNDER THE RETIREMENT PLANS OF OTHER STATES AND GOVERNMENTAL UNITS OF OTHER STATES (The debtor's interest is exempt only to the extent that these benefits are exempt under the laws of the state or governmental unit under which the benefit plan is established).

Name of Retirement Plan\State Governmental Unit\Last Four Digits of Identifying Number

-NONE-

12. NCGS 1C-1601(a)(12) ALIMONY, SUPPORT, SEPARATE MAINTENANCE, AND CHILD SUPPORT PAYMENTS OR FUNDS THAT HAVE BEEN RECEIVED OR TO WHICH THE DEBTOR IS ENTITLED (The debtor's interest is exempt to the extent the payments or funds are reasonably necessary for the support of the debtor or any dependent of the debtor).

Type of Support\Amount\Location of Funds

-NONE-

13. TENANCY BY THE ENTIRETY. The following property is claimed as exempt pursuant to 11 U.S.C. § 522 and the law of the State of North Carolina pertaining to property held as tenants by the entirety.

Description of Property and Address	Market Value	Lien Holder	Amount of Lien	Net Value
-NONE-				

VALUE CLAIMED AS EXEMPT: \$ 0.00

14. NORTH CAROLINA PENSION FUND EXEMPTIONS

-NONE-	
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15. OTHER EXEMPTIONS CLAIMED UNDER LAWS OF THE STATE OF NORTH CAROLINA

a.	Debtor earnings necessary to support family (all earnings from last 60 days), N.C. Gen. Stat. § 1-362	678.00
b.	Debtor earnings necessary to support family (all earnings from last 60 days), N.C. Gen. Stat. § 1-362	3,068.30
c.	Debtor earnings necessary to support family (all earnings from last 60 days), N.C. Gen. Stat. § 1-362	616.78

16. FEDERAL PENSION FUND EXEMPTIONS

-NONE-	
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17. OTHER EXEMPTIONS CLAIMED UNDER NONBANKRUPTCY FEDERAL LAW

-NONE-	
--------	--

18. RECENT PURCHASES

(a). List tangible personal property purchased by the debtor within ninety (90) days of the filing of the bankruptcy petition.

Description	Market Value	Lien Holder	Amount of Lien	Net Value
-NONE-				

(b). List any tangible personal property from 18(a) that is directly traceable to the liquidation or conversion of property that may be exempt and that was not acquired by transferring or using additional property.

Description of Replacement Property	Description of Property Liquidated or Converted that May Be Exempt

19. The debtor's property is subject to the following claims:

- a. Of the United States or its agencies as provided by federal law.
- b. Of the State of North Carolina or its subdivisions for taxes, appearance bonds or fiduciary bonds;
- c. Of a lien by a laborer for work done and performed for the person claiming the exemption, but only as to the specific property affected.
- d. Of a lien by a mechanic for work done on the premises, but only as to the specific property affected.
- e. For payment of obligations contracted for the purchase of specific real property affected.
- f. For contractual security interests in specific property affected; provided, that the exemptions shall apply to the debtor's household goods notwithstanding any contract for a nonpossessory, nonpurchase money security interest in any such goods.
- g. For statutory liens, on the specific property affected, other than judicial liens.
- h. For child support, alimony or distributive award order pursuant to Chapter 50 of the General Statutes of North Carolina.
- i. For criminal restitution orders docketed as civil judgments pursuant to G.S. 15A-1340.38.
- j. Debts of a kind specified in 11 U.S.C. § 523(a)(1) (certain taxes), (5) (domestic support obligations).
- k. Debts of a kind specified in 11 U.S.C. § 522(c).

Claimant	Nature of Claim	Amount of Claim	Description of Property	Value of Property	Net Value
First Bank	Deed of Trust	63,000.00	135 Brenda Drive Jacksonville, NC 28546 Onslow County Lot 18, Branchwood Townhouses, Parcel #038897	50,000.00	0.00
Farm Bureau Bank	lien on title	8,200.00	2015 Cedar Creek 5th wheel	20,000.00	11,800.00
TD Auto Finance	Lien on title	23,319.73	2016 Ford F-150 LGT Convtrnl Truck 32,000 miles VIN 07944 (co-owned with RSI, Inc.)	24,000.00	340.14 50% owned
TD Auto Finance	Lien on title	28,227.34	2016 Ford F-250 SRW Super Duty Truck 31,556 miles VIN 00797 (Co-owned with RSI, Inc.)	25,000.00	0.00 50% owned
Wells Fargo Mortgage	1st Mortgage	180,000.00	218 Raven Ridge Ct. Swansboro, NC 28584 Onslow County Lot 18 Raven Ridge S/D, parcel #063064	200,520.00	20,520.00

None of the property listed in paragraph 18(a), except qualified replacement property under 18(b), has been included in this claim of exemptions.

None of the claims listed in paragraph 19 is subject to this claim of exemptions.

I declare that to the extent any exemptions I have claimed appear on its face to exceed the amount allowed by the applicable statute, I claim only the maximum amount allowed by statute.

UNSWORN DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF INDIVIDUAL
TO SCHEDULE C-1 - PROPERTY CLAIMED AS EXEMPT

I, Robert W. Steele, II, declare under penalty of perjury that I have read the foregoing Schedule C-1 - Property Claimed as Exempt, consisting of 4 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Executed on: August 4, 2017

/s/ Robert W. Steele, II
Robert W. Steele, II

Debtor

ATTACHMENT TO SCHEDULE C-1

*** "Consumer Rights" Cause(s) of Action: Debtor(s) claim an exemption in any possible consumer rights claim they may have against any creditor or other entity, to the extent that any settlement/award is found by the Bankruptcy Court, upon the filing of a Motion for Approval of Settlement/Award and for Allowance of Exemptions, to be in the nature of a personal injury claim under applicable law, or to the extent that it is found to be other than a personal injury claim, then only to the extent of the dollar amount available to the Debtor(s) under another exemption (such as the "wildcard" exemption) under applicable exemptions law. The time within which the Trustee may object to the claiming of any exemption in this asset shall be deemed tolled until such time as any Motion for Approval of Settlement is filed or Award is entered, whichever occurs first, and until the date such Motion/Award is served upon the Trustee.**

**** Including therewith any and all amounts on deposit, if any, as of the date of filing, in bank or investment accounts, above and beyond those amounts specifically referenced and exempted in this exemption, but only to the extent of and not exceeding the residual value available pursuant to this exemption.**

Fill in this information to identify your case:

Debtor 1	Robert W. Steele, II		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF NORTH CAROLINA - NEW BERN DIVISION		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

		Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	Farm Bureau Bank Creditor's Name Attn: Manager or Agent P.O. Box 33427 San Antonio, TX 78265 Number, Street, City, State & Zip Code	Describe the property that secures the claim: 2015 Cedar Creek 5th wheel	\$8,200.00	\$20,000.00
		As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) lien on title		\$0.00
Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt		Date debt was incurred 9/28/2014	Last 4 digits of account number 3517	

2.2	First Bank Creditor's Name Attn: Officer, Mgr. or Agent P.O. Box 925 Troy, NC 27371 Number, Street, City, State & Zip Code	Describe the property that secures the claim: 135 Brenda Drive Jacksonville, NC 28546 Onslow County Lot 18, Branchwood Townhouses, Parcel #038897 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) Deed of Trust	\$63,000.00	\$50,000.00	\$13,000.00
Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt					

Debtor 1 Robert W. Steele, II

Case number (if know)

First Name

Middle Name

Last Name

Date debt was incurred

Last 4 digits of account number

2.3 First National Bank

Creditor's Name

Attn: Officer, Mgr. or Agt.
4140 E. State Street
Hermitage, PA 16148

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

122 Brenda Drive (value \$65,000) and
133 Brenda Drive (value \$60,000),
Jacksonville, NC

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☒ Other (including a right to offset) 1st Mortgage

\$74,000.00

\$125,000.00

\$0.00

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number

2.4 Quicken Loans, Inc.

Creditor's Name

Attn: Officer, Mgr or Agt
1050 Woodward Ave.
Detroit, MI 48226

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

201 St Charles Lane Jacksonville, NC
28546 Onslow County
Lot 25 Eastgate, Parcel #073566

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☒ Other (including a right to offset) 1st Mortgage

\$306,000.00

\$355,150.00

\$0.00

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number

2.5 TD Auto Finance

Creditor's Name

Attn: Manager or Agent
PO Box 9001921
Louisville, KY 40290

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

2016 Ford F-250 SRW Super Duty
Truck 31,556 miles
VIN 00797 (Co-owned with RSI, Inc.)

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☒ Other (including a right to offset) Lien on title

\$28,227.34

\$25,000.00

\$3,227.34

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt

Date debt was incurred 7/27/2015

Last 4 digits of account number 3510

2.6 TD Auto Finance

Describe the property that secures the claim:

\$39,516.77

\$40,000.00

\$0.00

Debtor 1 Robert W. Steele, II

Case number (if know)

First Name

Middle Name

Last Name

Creditor's Name

Attn: Manager or Agent
PO Box 9001921
Louisville, KY 40290

Number, Street, City, State & Zip Code

2015 Ford F-150 LGT Convtnl Truck
30,250 miles
VIN 95923 (Co-owned with RSI, Inc.)

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☒ Other (including a right to offset) Lien on title

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt

Date debt was incurred 4/29/2015

Last 4 digits of account number 6748

2.7 TD Auto Finance

Creditor's Name

Attn: Manager or Agent
PO Box 9001921
Louisville, KY 40290

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

2016 Ford F-150 LGT Convtnl Truck
32,000 miles
VIN 07944 (co-owned with RSI, Inc.)

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☒ Other (including a right to offset) Lien on title

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt

Date debt was incurred 5/11/2016

Last 4 digits of account number 9344

2.8 Wells Fargo Mortgage

Creditor's Name

Attn.: Officer, Mrg or Agt
P.O. Box 14411
Des Moines, IA
50306-3411

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

218 Raven Ridge Ct. Swansboro, NC
28584 Onslow County
Lot 18 Raven Ridge S/D, parcel
#063064

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☒ Other (including a right to offset) 1st Mortgage

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here:

\$722,263.84

If this is the last page of your form, add the dollar value totals from all pages.

\$722,263.84

Debtor 1 Robert W. Steele, II
First Name Middle Name Last Name

Case number (if know) _____

Write that number here:

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Fill in this information to identify your case:

Debtor 1	Robert W. Steele, II		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF NORTH CAROLINA - NEW BERN DIVISION		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims**12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims**1. Do any creditors have priority unsecured claims against you?**
☒ No. Go to Part 2.

☐ Yes.
Part 2: List All of Your NONPRIORITY Unsecured Claims**3. Do any creditors have nonpriority unsecured claims against you?**
☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

			Total claim
4.1	American Express Nonpriority Creditor's Name Attn: Manager or Agent P.O. Box 981535 El Paso, TX 79998-1535 Number Street City State Zip Code	Last 4 digits of account number 4008	\$53,000.00
Who incurred the debt? Check one.		When was the debt incurred?	
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another		As of the date you file, the claim is: Check all that apply	
<input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		<input checked="" type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	

Debtor 1 Robert W. Steele, II

Case number (if know) _____

4.2	Applied Resource Management Nonpriority Creditor's Name Attn: Manager or Agent 257 Transfer Station Road Hampstead, NC 28443 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input checked="" type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	\$4,000.00
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4.3	Barclays Bank Card Svcs. Nonpriority Creditor's Name Attn: Officer, Mgr. or Agt P.O. Box 13337 Philadelphia, PA 19101 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>1324</u> When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	\$13,830.34
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4.4	BB&T Nonpriority Creditor's Name ATTN: Jack R. Hayes PO Box 1847 Wilson, NC 27894-1847 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>1286</u> When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input checked="" type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	\$24,269.30
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Debtor 1 Robert W. Steele, II

Case number (if know) _____

4.5	Business Card Services Nonpriority Creditor's Name Attn: Officer, Mgr. or Agent P.O. Box 84030 Columbus, GA 31908-4030 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>4005</u> When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input checked="" type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	<u>\$51,159.43</u>
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4.6	Capital One Bank Nonpriority Creditor's Name Attn: Officer, Mgr. or Agent P.O. Box 71083 Charlotte, NC 28272 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>6770</u> When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input checked="" type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	<u>\$10,654.56</u>
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4.7	Capital One Bank Nonpriority Creditor's Name Attn: Officer, Mgr or Agt. P.O. Box 71083 Charlotte, NC 28272 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>1298</u> When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input checked="" type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	<u>\$24,317.08</u>
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Debtor 1 Robert W. Steele, II

Case number (if know) _____

4.8	Capital One Card Services Nonpriority Creditor's Name Attn: Officer, Mgr. or Agent P.O. Box 9600 Carol Stream, IL 60128 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>9848</u> When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input checked="" type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	\$27,701.02
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4.9	Celtic Bank Nonpriority Creditor's Name d/b/a Kabbage Attn: Officer, Mgr or Agent P.O. Box 77073 Atlanta, GA 30357 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input checked="" type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	\$26,374.82
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4.10	Community Lumber Company Nonpriority Creditor's Name Attn: Manager or Agent P.O. Box 796 Swansboro, NC 28584 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input checked="" type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	\$3,055.00
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Debtor 1 Robert W. Steele, II

Case number (if know) _____

4.1
1**Corporate Turnaround**

Nonpriority Creditor's Name

Attn: Manager or Agent

95 North Route 17, Ste 310

Paramus, NJ 07652

Number Street City State Zip Code

Who incurred the debt? Check one.☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ **Check if this claim is for a community debt****Is the claim subject to offset?**☒ No☐ Yes

Last 4 digits of account number _____

\$16,392.61

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply☒ Contingent☐ Unliquidated☒ Disputed**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify _____4.1
2**Robert Dillingham**

Nonpriority Creditor's Name

P.O. Box 116

Jacksonville, NC 28541

Number Street City State Zip Code

Who incurred the debt? Check one.☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ **Check if this claim is for a community debt****Is the claim subject to offset?**☒ No☐ Yes

Last 4 digits of account number _____

\$265,000.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply☒ Contingent☒ Unliquidated☐ Disputed**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify _____Guaranty of debt owed by RWS Builders, Inc.
(Assignee on Southern Farm Bureau Life
Insurance Policy ending in 8579L)4.1
3**East Hardwood Company**

Nonpriority Creditor's Name

Attn: Manager or Agent

200 Williamsburg Parkway

Jacksonville, NC 28546

Number Street City State Zip Code

Who incurred the debt? Check one.☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ **Check if this claim is for a community debt****Is the claim subject to offset?**☒ No☐ Yes

Last 4 digits of account number _____

\$128,154.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply☒ Contingent☐ Unliquidated☐ Disputed**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify _____

Debtor 1 Robert W. Steele, II

Case number (if know) _____

4.1
4**First Bank**

Last 4 digits of account number _____

\$55,000.00

Nonpriority Creditor's Name

Attn: Officer, Mgr. or Agent

P.O. Box 925

Troy, NC 27371

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify _____4.1
5**First Bank**Last 4 digits of account number 1796

\$9,780.84

Nonpriority Creditor's Name

Attn: Officer, Mgr. or Agent

P.O. Box 925

Troy, NC 27371

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify _____4.1
6**FLA Construction**

Last 4 digits of account number _____

\$4,500.00

Nonpriority Creditor's Name

Attn: Manager or Agent

218 Toni Drive

Jacksonville, NC 28546

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☒ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify _____

Debtor 1 Robert W. Steele, II

Case number (if know) _____

4.1
7Garris Evans LumberLast 4 digits of account number 0280\$57,171.00

Nonpriority Creditor's Name

Attn: Manager or Agent

P.O. Box 2548

Greenville, NC 27836

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☒ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify _____4.1
8Greenville Ready MixLast 4 digits of account number 5041\$34,278.38

Nonpriority Creditor's Name

Attn: Manager or Agent

P.O. Box 890322

Charlotte, NC 28289-0322

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☒ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Guaranty of corporate debt4.1
9Home Depot Credit ServicesLast 4 digits of account number 2156\$87,200.61

Nonpriority Creditor's Name

Attn: Officer, Mgr or Agent

P.O. Box 790345

Saint Louis, MO 63179

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☒ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify _____

Debtor 1 Robert W. Steele, II

Case number (if know)

4.2
0**Kitchen and Lighting**

Last 4 digits of account number

\$16,000.00

Nonpriority Creditor's Name

Attn: Manager or Agent

141 Williamsburg Pkwy.

Jacksonville, NC 28546

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☒ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify4.2
1**PNC Bank**

Last 4 digits of account number

0817

\$5,200.00

Nonpriority Creditor's Name

Attn: Officer, Mgr. or Agt.

P.O. Box 3429

Pittsburgh, PA 15230

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☒ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify4.2
2**PNC Bank Cardmember Svcs.**

Last 4 digits of account number

5990

\$9,994.48

Nonpriority Creditor's Name

Attn: Officer, Mgr. or Agent

P.O. Box 1423

Charlotte, NC 28201

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify

Debtor 1 Robert W. Steele, II

Case number (if know) _____

4.2
3ProBuild East, LLC

Last 4 digits of account number _____

\$17,197.41

Nonpriority Creditor's Name

Attn: Manager or Agent

P.O. Drawer 2088

Wilmington, NC 28402

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☒ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Guaranty of corporate debt4.2
4Luther Starling

Last 4 digits of account number _____

\$23,451.00

Nonpriority Creditor's Name

Atty for E.G.S., Inc.

P.O. Drawer 1960

Smithfield, NC 27577

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☒ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify _____4.2
5Swift Financial Corporation

Last 4 digits of account number _____

\$291,074.37

Nonpriority Creditor's Name

d/b/a Swift Capital

Attn: Officer, Mgr or Agent

3505 Silverside Road

Wilmington, DE 19810

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☒ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify _____

Debtor 1 Robert W. Steele, II

Case number (if know) _____

4.2
6**Synchrony Bank**Last 4 digits of account number 2020

\$9,459.62

Nonpriority Creditor's Name

Attn: Officer, Mgr. or Agt.

P.O. Box 960013

Orlando, FL 32896

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☒ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Sam's Club4.2
7**The Stone Gallery**

Last 4 digits of account number _____

\$1,700.00

Nonpriority Creditor's Name

Attn: Manager or Agent

135 Seth Thomas Lane

Hubert, NC 28539

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☒ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify _____4.2
8**Triangle Plaza, Inc.**

Last 4 digits of account number _____

\$199,000.00

Nonpriority Creditor's Name

Attn: Manager or Agent

P.O. Box 12951

New Bern, NC 28561

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☒ Contingent☒ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Guaranty of debt owed by R S I, Inc.

Debtor 1 Robert W. Steele, II

Case number (if know) _____

4.2
9**USAA Savings Bank**Last 4 digits of account number 3489\$10,890.84

Nonpriority Creditor's Name

Attn: Officer, Mgr. or Agent
10750 McDermott Freeway
San Antonio, TX 78288

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify _____

4.3
0**Wells Fargo**Last 4 digits of account number 3411\$40,692.11

Nonpriority Creditor's Name

Attn: Officer, Mgr. or Agt
P.O. Box 29482
Phoenix, AZ 85038-8650

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

- ☒ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify _____

4.3
1**Wells Fargo Direct**Last 4 digits of account number 2241\$65,167.21

Nonpriority Creditor's Name

Attn: Officer, Mgr. or Agent
P.O. Box 29482
Phoenix, AZ 85038

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

- ☒ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify _____

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you

Debtor 1 Robert W. Steele, II

Case number (if know) _____

have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

Capehart & Scatchard, P.A.
Attn: Sergio I. Scuteri
8000 Midlantic Drive
Suite 300S
Mount Laurel, NJ 08054

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.25 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Name and Address

Daughtry, Woodard, et al
Attn: Luther D. Starling, Esq
P.O. Drawer 1960
Smithfield, NC 27577-1960

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.24 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Name and Address

Marshall, Williams & Gorham
Attn: Charles Meier, Esq.
P.O. Drawer 2088
Wilmington, NC 28402-2088

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.23 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Name and Address

Phillips & Cohen
on behalf of Barclays Bank
Attn: Manager or Agent
1002 Justinson Street
Wilmington, DE 19801

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.3 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Name and Address

Sprouse Law Firm, PLLC
Attn: James W. Sprouse, Jr.
3109 Poplarwood Court
Ste 115
Raleigh, NC 27604

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.18 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		Total Claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$ 0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e. Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
Total claims from Part 2	6f. Student loans	6f.	\$ 0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 1,585,666.03
	6j. Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 1,585,666.03

Fill in this information to identify your case:

Debtor 1	Robert W. Steele, II		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF NORTH CAROLINA - NEW BERN DIVISION		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. **Do you have any executory contracts or unexpired leases?**
☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
☒ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B: Property* (Official Form 106 A/B).
2. **List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code		State what the contract or lease is for
2.1	Beachfront RV Park Attn: Manager or Agent 100 Eastview Drive Emerald Isle, NC 28594	Annual lease of camper site
2.2	Fountain Realty Company, Inc. Attn: Manager or Agent 99 Marine Boulevard Jacksonville, NC 28540	Management agreement (7% commissions) for rental properties located at 218 Raven Ridge Court, 122, 133 and 135 Brenda Drive, Jacksonville, NC 28546

Fill in this information to identify your case:

Debtor 1	Robert W. Steele, II		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF NORTH CAROLINA - NEW BERN DIVISION		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

☐ No

☒ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☒ No. Go to line 3.

☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1 R S I, Inc.
201 St Charles Lane
Jacksonville, NC 28546

☐ Schedule D, line _____
☒ Schedule E/F, line 4.25
☐ Schedule G _____
 Swift Financial Corporation

3.2 R S I, Inc.
201 St Charles Lane
Jacksonville, NC 28546

☐ Schedule D, line _____
☒ Schedule E/F, line 4.11
☐ Schedule G _____
 Corporate Turnaround

3.3 R S I, Inc.
201 St Charles Lane
Jacksonville, NC 28546

☐ Schedule D, line _____
☒ Schedule E/F, line 4.6
☐ Schedule G _____
 Capital One Bank

Debtor 1 Robert W. Steele, II

Case number (if known) _____

Additional Page to List More Codebtors*Column 1: Your codebtor**Column 2: The creditor to whom you owe the debt*

Check all schedules that apply:

3.4 R S I, Inc.
201 St Charles Lane
Jacksonville, NC 28546

☐ Schedule D, line _____
☒ Schedule E/F, line 4.8
☐ Schedule G _____
 Capital One Card Services

3.5 R S I, Inc.
201 St Charles Lane
Jacksonville, NC 28546

☐ Schedule D, line _____
☒ Schedule E/F, line 4.26
☐ Schedule G _____
 Synchrony Bank

3.6 R S I, Inc.
201 St Charles Lane
Jacksonville, NC 28546

☐ Schedule D, line _____
☒ Schedule E/F, line 4.4
☐ Schedule G _____
 BB&T

3.7 R S I, Inc.
201 St Charles Lane
Jacksonville, NC 28546

☐ Schedule D, line _____
☒ Schedule E/F, line 4.7
☐ Schedule G _____
 Capital One Bank

3.8 R S I, Inc.
201 St Charles Lane
Jacksonville, NC 28546

☐ Schedule D, line _____
☒ Schedule E/F, line 4.1
☐ Schedule G _____
 American Express

3.9 R S I, Inc.
201 St Charles Lane
Jacksonville, NC 28546

☐ Schedule D, line _____
☒ Schedule E/F, line 4.31
☐ Schedule G _____
 Wells Fargo Direct

3.10 R S I, Inc.
201 St Charles Lane
Jacksonville, NC 28546

☐ Schedule D, line _____
☒ Schedule E/F, line 4.30
☐ Schedule G _____
 Wells Fargo

Debtor 1 Robert W. Steele, II

Case number (if known) _____

Additional Page to List More Codebtors*Column 1: Your codebtor**Column 2: The creditor to whom you owe the debt*

Check all schedules that apply:

3.11 R S I, Inc.
201 St Charles Lane
Jacksonville, NC 28546

☐ Schedule D, line _____
☒ Schedule E/F, line 4.9
☐ Schedule G _____
 Celtic Bank

3.12 R S I, Inc.
201 St Charles Lane
Jacksonville, NC 28546

☐ Schedule D, line _____
☒ Schedule E/F, line 4.5
☐ Schedule G _____
 Business Card Services

3.13 R S I, Inc.
201 St Charles Lane
Jacksonville, NC 28546

☐ Schedule D, line _____
☒ Schedule E/F, line 4.19
☐ Schedule G _____
 Home Depot Credit Services

3.14 R S I, Inc.
201 St Charles Lane
Jacksonville, NC 28546

☐ Schedule D, line _____
☒ Schedule E/F, line 4.21
☐ Schedule G _____
 PNC Bank

3.15 R S I, Inc.
201 St Charles Lane
Jacksonville, NC 28546

☐ Schedule D, line _____
☒ Schedule E/F, line 4.13
☐ Schedule G _____
 East Hardwood Company

3.16 R S I, Inc.
201 St Charles Lane
Jacksonville, NC 28546

☐ Schedule D, line _____
☒ Schedule E/F, line 4.17
☐ Schedule G _____
 Garriss Evans Lumber

3.17 R S I, Inc.
201 St Charles Lane
Jacksonville, NC 28546

☐ Schedule D, line _____
☒ Schedule E/F, line 4.10
☐ Schedule G _____
 Community Lumber Company

Debtor 1 Robert W. Steele, II

Case number (if known) _____

Additional Page to List More Codebtors*Column 1: Your codebtor**Column 2: The creditor to whom you owe the debt*

Check all schedules that apply:

3.18 R S I, Inc.
201 St Charles Lane
Jacksonville, NC 28546

☐ Schedule D, line _____
☒ Schedule E/F, line 4.20
☐ Schedule G _____
 Kitchen and Lighting

3.19 R S I, Inc.
201 St Charles Lane
Jacksonville, NC 28546

☐ Schedule D, line _____
☒ Schedule E/F, line 4.24
☐ Schedule G _____
 Luther ~Starling

3.20 R S I, Inc.
201 St Charles Lane
Jacksonville, NC 28546

☐ Schedule D, line _____
☒ Schedule E/F, line 4.18
☐ Schedule G _____
 Greenville Ready Mix

3.21 R S I, Inc.
201 St Charles Lane
Jacksonville, NC 28546

☐ Schedule D, line _____
☒ Schedule E/F, line 4.28
☐ Schedule G _____
 Triangle Plaza, Inc.

3.22 R S I, Inc.
201 St Charles Lane
Jacksonville, NC 28546

☐ Schedule D, line _____
☒ Schedule E/F, line 4.23
☐ Schedule G _____
 ProBuild East, LLC

3.23 R S I, Inc.
201 St Charles Lane
Jacksonville, NC 28546

☐ Schedule D, line _____
☒ Schedule E/F, line 4.16
☐ Schedule G _____
 FLA Construction

3.24 R S I, Inc.
201 St Charles Lane
Jacksonville, NC 28546

☐ Schedule D, line _____
☒ Schedule E/F, line 4.27
☐ Schedule G _____
 The Stone Gallery

Debtor 1 Robert W. Steele, II

Case number (if known) _____

Additional Page to List More Codebtors*Column 1: Your codebtor**Column 2: The creditor to whom you owe the debt*

Check all schedules that apply:

3.25 R S I, Inc.
201 St Charles Lane
Jacksonville, NC 28546

☐ Schedule D, line _____
☒ Schedule E/F, line 4.2
☐ Schedule G _____
Applied Resource Management

3.26 RWS Builders, Inc.
P.O. Box 627
Jacksonville, NC 28541

☐ Schedule D, line _____
☒ Schedule E/F, line 4.12
☐ Schedule G _____
Robert ~Dillingham

Fill in this information to identify your case:

Debtor 1 Robert W. Steele, IIDebtor 2
(Spouse, if filing)United States Bankruptcy Court for the: EASTERN DISTRICT OF NORTH CAROLINA -
NEW BERN DIVISIONCase number
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Debtor 1

- ☒ Employed
- ☐ Not employed

Occupation

Contractor

Employer's name

RWS Builders, Inc.

Employer's address

201 St Charles Lane
Jacksonville, NC 28546

Debtor 2 or non-filing spouse

- ☐ Employed
- ☐ Not employed

How long employed there? 5 months**Part 2:** Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>6,000.02</u>	\$ <u>N/A</u>
3. Estimate and list monthly overtime pay.	+\$ <u>0.00</u>	+\$ <u>N/A</u>
4. Calculate gross income. Add line 2 + line 3.	\$ <u>6,000.02</u>	\$ <u>N/A</u>

Debtor 1 Robert W. Steele, II

Case number (if known) _____

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 6,000.02	\$ N/A
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 2,268.50	\$ N/A
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ N/A
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ N/A
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ N/A
5e. Insurance	5e. \$ 0.00	\$ N/A
5f. Domestic support obligations	5f. \$ 0.00	\$ N/A
5g. Union dues	5g. \$ 0.00	\$ N/A
5h. Other deductions. Specify: _____	5h.+ \$ 0.00	\$ N/A
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 2,268.50	\$ N/A
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 3,731.52	\$ N/A
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 988.60	\$ N/A
8b. Interest and dividends	8b. \$ 0.00	\$ N/A
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ N/A
8d. Unemployment compensation	8d. \$ 0.00	\$ N/A
8e. Social Security	8e. \$ 0.00	\$ N/A
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$ N/A
8g. Pension or retirement income	8g. \$ 0.00	\$ N/A
8h. Other monthly income. Specify: _____	8h.+ \$ 0.00	\$ N/A
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 988.60	\$ N/A
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 4,720.12	\$ N/A
11. State all other regular contributions to the expenses that you list in <i>Schedule J</i> . Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify: _____	11. +\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ 4,720.12	
		Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?		
<input type="checkbox"/> No.		
<input checked="" type="checkbox"/> Yes. Explain: <u>Debtor will receive an increase in salary to cover mortgages previously paid by company</u>		

Fill in this information to identify your case:

Debtor 1 Robert W. Steele, II

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF NORTH CAROLINA - NEW BERN DIVISION

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.☐ Yes. Does Debtor 2 live in a separate household?☐ No☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 2,694.21

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 200.00

4d. Homeowner's association or condominium dues

4d. \$ 6.25

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 Robert W. Steele, II

Case number (if known) _____

6. Utilities:

6a. Electricity, heat, natural gas	6a. \$	225.00
6b. Water, sewer, garbage collection	6b. \$	70.07
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	202.90
6d. Other. Specify: _____	6d. \$	0.00

7. Food and housekeeping supplies

7. \$ 500.00

8. Childcare and children's education costs

8. \$ 0.00

9. Clothing, laundry, and dry cleaning

9. \$ 100.00

10. Personal care products and services

10. \$ 85.00

11. Medical and dental expenses

11. \$ 0.00

12. Transportation. Include gas, maintenance, bus or train fare.

Do not include car payments.

12. \$ 0.00

13. Entertainment, clubs, recreation, newspapers, magazines, and books

13. \$ 150.00

14. Charitable contributions and religious donations

14. \$ 216.00

15. Insurance.

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance 15a. \$ 38.68

15b. Health insurance 15b. \$ 0.00

15c. Vehicle insurance 15c. \$ 0.00

15d. Other insurance. Specify: _____ 15d. \$ 0.00

16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify: _____

16. \$ 0.00

17. Installment or lease payments:

17a. Car payments for Vehicle 1 17a. \$ 0.00

17b. Car payments for Vehicle 2 17b. \$ 0.00

17c. Other. Specify: _____ 17c. \$ 0.00

17d. Other. Specify: _____ 17d. \$ 0.00

18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).

18. \$ 0.00

19. Other payments you make to support others who do not live with you.

\$ 0.00

Specify: _____

19. \$ 0.00

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property 20a. \$ 0.00

20b. Real estate taxes 20b. \$ 0.00

20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00

20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00

20e. Homeowner's association or condominium dues 20e. \$ 0.00

21. Other: Specify: _____

21. +\$ 0.00

22. Calculate your monthly expenses

22a. Add lines 4 through 21.

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22c. Add line 22a and 22b. The result is your monthly expenses.

\$ 4,488.11

\$

\$ 4,488.11

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ 4,720.12

23b. Copy your monthly expenses from line 22c above.

23b. -\$ 4,488.11

23c. Subtract your monthly expenses from your monthly income.

The result is your *monthly net income*.

23c. \$ 232.01

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.☒ Yes.

Explain here: Expenses will increase due to Chapter 11 costs (Legal fees, quarterly fees)

Fill in this information to identify your case:

Debtor 1	<u>Robert W. Steele, II</u>		
	<small>First Name</small>	<small>Middle Name</small>	<small>Last Name</small>
Debtor 2 (Spouse if, filing)	<u></u>		
	<small>First Name</small>	<small>Middle Name</small>	<small>Last Name</small>
United States Bankruptcy Court for the:	<u>EASTERN DISTRICT OF NORTH CAROLINA - NEW BERN DIVISION</u>		
Case number (if known)	<u></u>		

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Robert W. Steele, II
Robert W. Steele, II
Signature of Debtor 1

X
Signature of Debtor 2

Date August 4, 2017

Date

Fill in this information to identify your case:

Debtor 1	Robert W. Steele, II		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF NORTH CAROLINA - NEW BERN DIVISION		
Case number (if known)			

☐ Check if this is an amended filing
Official Form 107**Statement of Financial Affairs for Individuals Filing for Bankruptcy**

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before**1. What is your current marital status?**

- ☐ Married
☒ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:

Dates Debtor 1
lived there

Debtor 2 Prior Address:

Dates Debtor 2
lived there**3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?** (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.*)

- ☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2 Explain the Sources of Your Income**4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.
 If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
☒ Yes. Fill in the details.

From January 1 of current year until
the date you filed for bankruptcy:

Debtor 1

Sources of income
Check all that apply.

Gross income
(before deductions and
exclusions)

- ☒ Wages, commissions,
bonuses, tips
☐ Operating a business

\$31,153.95

Debtor 2

Sources of income
Check all that apply.

Gross income
(before deductions
and exclusions)

- ☐ Wages, commissions,
bonuses, tips
☐ Operating a business

Debtor 1 Robert W. Steele, II

Case number (if known) _____

	Debtor 1		Debtor 2
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.
For last calendar year: (January 1 to December 31, 2016)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$60,000.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$14,772.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
For the calendar year before that: (January 1 to December 31, 2015)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$59,615.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$96,934.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No
☒ Yes. Fill in the details.

	Debtor 1		Debtor 2
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.
From January 1 of current year until the date you filed for bankruptcy:	Rental real estate	\$22,483.62	
For last calendar year: (January 1 to December 31, 2016)	Rental real estate	\$37,018.00	
	IRA distribution	\$11,418.00	
For the calendar year before that: (January 1 to December 31, 2015)	Rental real estate	\$35,875.00	
	IRA distribution	\$35,000.00	

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

- ☒ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

- ☐ No. Go to line 7.
☒ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you

Debtor 1 Robert W. Steele, II

Case number (if known) _____

paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

☐ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☐ No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
Quicken Loans, Inc. Attn: Officer, Mgr or Agt 1050 Woodward Ave. Detroit, MI 48226	June, July and August, 2017 (3 monthly payments of \$2,694.21)	\$8,082.63	\$306,000.00	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other__
Stubbs & Perdue, P.A. 310 Craven Street PO Box 1654 New Bern, NC 28563-1654	5/31/2017 - \$5,000.00 7/3/2017 - \$17,000.00	\$22,000.00	\$0.00	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input checked="" type="checkbox"/> Other <u>Chapter 11 retainer</u>

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☒ No

☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
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8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

☐ No

☒ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
See attached Exhibit A		\$0.00	\$0.00	

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No

☒ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
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Debtor 1 Robert W. Steele, II

Case number (if known) _____

Case title Case number	Nature of the case	Court or agency	Status of the case
Greenville Ready Mixed Concrete, Inc. v. R S I, Inc and Robert Wayne Steele, II 17CVS323	Collection	Onslow Co. Superior Court Jacksonville, NC 28540	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Swift Financial Corporation d/b/a Swift Capital v. RSI, Inc. and Robert W. Steele 01-17-0000-0540	collection		<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
Robert Steele v. Harry and Julie Sutton 16 CVM 2345	collection	Onslow Co. Magistrate's Court	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded Judgment of \$1,322.64 obtained; Paid
E.G.S., Inc. v. Robert W. Steele, II and R S I, Inc. 17 CVS 2818	collection	Onslow County Superior Court Jacksonville, NC 28540	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
ProBuild East, LLC v. RSI, Inc. and Robert W. Steele, II 17 CV 002916	Collection	New Hanover County District Court Wilmington, NC	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**
Check all that apply and fill in the details below.

- ☒ No. Go to line 11.
☐ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property
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11. **Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

- ☒ No
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
---------------------------	---------------------------------------	-----------------------	--------

12. **Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

- ☒ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13. **Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?**

- ☒ No
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift and Address:	Describe the gifts	Dates you gave the gifts	Value
---	--------------------	--------------------------	-------

Debtor 1 Robert W. Steele, II

Case number (if known)

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☐ No☒ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value
First Baptist Church Jacksonville, NC 28540	Tithes		\$5,200.00

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☐ No☒ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	Date of your loss	Value of property lost
Ipad stolen from Debtor's vehicle	n/a	August, 2016	\$400.00

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No☒ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Stubbs & Perdue, P.A. 310 Craven Street PO Box 1654 New Bern, NC 28563-1654	\$5,000.00 \$17,000.00 *See additional information contained in the Affidavit attached to the Application for Employment of Attorney for the Debtor	5/31/2017 7/3/2017	\$22,000.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

☐ No☒ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Creditor Relief, LLC 120 Sylvan Avenue, Ste 300 Englewood Cliffs, NJ 07632	R S I, Inc. paid \$16,775.00	9/23/2016-6/28/2017	\$0.00
Law Offices of Michael Lupolover, P.C.	R S I, Inc. paid \$8,550.00	12/29/2016 - 5/18/2017	\$0.00

Debtor 1 Robert W. Steele, II

Case number (if known) _____

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

☒ No☐ Yes. Fill in the details.

Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person's relationship to you			

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

☒ No☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
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Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

☐ No☒ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
First Bank	XXXX-	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other___	December, 2016	\$0.00
BB&T	XXXX-	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other___		\$0.00

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

☒ No☐ Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☒ No☐ Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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Debtor 1 Robert W. Steele, II

Case number (if known)

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☒ No
☐ Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
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Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- ☒ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- ☒ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☒ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
☐ Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
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Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☒ An owner of at least 5% of the voting or equity securities of a corporation

Debtor 1 Robert W. Steele, II

Case number (if known)

☐ No. None of the above applies. Go to Part 12.☒ Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN. Dates business existed
Hatco, Inc. 145 Aldersgate Drive Jacksonville, NC 28546	Construction	EIN: 56-2423005 From-To 12/12/2003 to current
BRTB, Inc. 201 St Charles Lane Jacksonville, NC 28546	(Never used)	EIN: 47-4740289 From-To 7/31/2015 - 5/26/2017 (Administrative notice filed)
R S I, Inc. P.O. Box 627 Jacksonville, NC 28541	Real estate Williams Scarborough Smith Gray, LLP	EIN: 72-1566557 From-To 5/28/2003 to current
RWS Builders, Inc. 201 St. Charles Lane Jacksonville, NC 28546	Construction Williams Scarborough Smith Gray, LLP P.O. Box 5003 Jacksonville NC 28540-5003	EIN: 81-5041747 From-To 1/17/2017 to current

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☐ No☒ Yes. Fill in the details below.

Name Address (Number, Street, City, State and ZIP Code)	Date Issued
First Bank Attn: Officer, Mgr. or Agent P.O. Box 925 Troy, NC 27371	
Swift Financial Corporation d/b/a Swift Capital Attn: Officer, Mgr or Agent 3505 Silverside Road Wilmington, DE 19810	
The Little Bank 118 West Blvd. Jacksonville, NC 28540	
First National Bank Attn: Officer, Mgr. or Agt. 4140 E. State Street Hermitage, PA 16148	

Debtor 1 Robert W. Steele, II

Case number (if known) _____

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Robert W. Steele, II
Robert W. Steele, II
Signature of Debtor 1

Signature of Debtor 2

Date August 4, 2017

Date _____

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☐ No

☒ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of Person _____. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

EXHIBIT A**Amounts paid by Robert Steele to R S I, Inc.**

Date	Type	No.	Contact	Amount	Last Modified Date
07/14/2017	Deposit		<u>Robert Steele</u>	\$300.00	07/15/2017, 08:32 AM
06/13/2017	Deposit		<u>Robert Steele</u>	\$400.00	06/14/2017, 05:15 AM
06/13/2017	Deposit		<u>Robert Steele</u>	\$80.00	06/14/2017, 05:15 AM
05/01/2017	Deposit		<u>Robert Steele</u>	\$4,000.00	05/01/2017, 01:21 PM
04/27/2017	Deposit		<u>Robert Steele</u>	\$2,500.00	04/28/2017, 06:44 AM
04/20/2017	Deposit		<u>Robert Steele</u>	\$250.00	04/21/2017, 05:51 AM
04/19/2017	Deposit		<u>Robert Steele</u>	\$3,000.00	04/20/2017, 05:50 AM
04/05/2017	Deposit		<u>Robert Steele</u>	\$600.00	04/06/2017, 06:29 AM
04/05/2017	Deposit		<u>Robert Steele</u>	\$2,400.00	04/05/2017, 03:53 PM
03/31/2017	Deposit		<u>Robert Steele</u>	\$3,000.00	03/31/2017, 12:36 PM
02/06/2017	Deposit		<u>Robert Steele</u>	\$1,500.00	02/07/2017, 04:49 AM
02/06/2017	Deposit		<u>Robert Steele</u>	\$10,000.00	02/07/2017, 04:51 AM
01/24/2017	Deposit		<u>Robert Steele</u>	\$2,200.00	01/25/2017, 07:18 AM
01/18/2017	Deposit		<u>Robert Steele</u>	\$3,200.00	01/19/2017, 07:08 AM
01/13/2017	Deposit		<u>Robert Steele</u>	\$1,600.00	01/16/2017, 06:29 AM
01/12/2017	Deposit		<u>Robert Steele</u>	\$15,000.00	01/12/2017, 05:56 AM
01/12/2017	Deposit		<u>Robert Steele</u>	\$15,000.00	01/13/2017, 05:44 AM
01/11/2017	Deposit		<u>Robert Steele</u>	\$20,000.00	01/11/2017, 07:39 AM
01/11/2017	Deposit		<u>Robert Steele</u>	\$3,000.00	01/12/2017, 05:55 AM
01/04/2017	Deposit		<u>Robert Steele</u>	\$1,500.00	01/05/2017, 05:57 AM
12/29/2016	Deposit		<u>Robert Steele</u>	\$250.00	12/30/2016, 06:40 AM
12/28/2016	Deposit		<u>Robert Steele</u>	\$2,800.00	12/29/2016, 06:00 AM
12/21/2016	Deposit		<u>Robert Steele</u>	\$4,000.00	12/22/2016, 06:04 AM
12/19/2016	Deposit		<u>Robert Steele</u>	\$5,000.00	12/20/2016, 05:59 AM
12/19/2016	Deposit		<u>Robert Steele</u>	\$1,000.00	12/20/2016, 05:50 AM
12/19/2016	Deposit		<u>Robert Steele</u>	\$10,000.00	12/19/2016, 06:31 AM
12/09/2016	Deposit		<u>Robert Steele</u>	\$1,000.00	12/10/2016, 12:18 PM
12/09/2016	Deposit		<u>Robert Steele</u>	\$1,400.00	12/10/2016, 12:18 PM
12/08/2016	Deposit		<u>Robert Steele</u>	\$4,000.00	12/09/2016, 06:38 AM
12/07/2016	Deposit		<u>Robert Steele</u>	\$20,000.00	12/08/2016, 06:53 AM
12/02/2016	Deposit		<u>Robert Steele</u>	\$6,000.00	12/05/2016, 05:34 AM
12/01/2016	Deposit		<u>Robert Steele</u>	\$22,000.00	12/02/2016, 06:28 AM
11/29/2016	Deposit		<u>Robert Steele</u>	\$2,000.00	11/30/2016, 07:07 AM
11/18/2016	Deposit		<u>Robert Steele</u>	\$8,000.00	11/18/2016, 11:47 AM
11/17/2016	Deposit		<u>Robert Steele</u>	\$2,000.00	11/18/2016, 06:50 AM
11/09/2016	Deposit		<u>Robert Steele</u>	\$2,000.00	11/10/2016, 06:59 AM
10/18/2016	Deposit		<u>Robert Steele</u>	\$200.00	10/19/2016, 01:36 PM

10/12/2016	Deposit	<u>Robert Steele</u>	\$1,500.00	10/13/2016, 07:28 AM
09/14/2016	Deposit	<u>Robert Steele</u>	\$2,500.00	09/15/2016, 07:06 AM
09/13/2016	Deposit	<u>Robert Steele</u>	\$10,000.00	09/13/2016, 01:20 PM
08/29/2016	Deposit	<u>Robert Steele</u>	\$2,500.00	08/29/2016, 07:46 AM
08/29/2016	Deposit	<u>Robert Steele</u>	\$5,000.00	08/30/2016, 09:34 AM
08/04/2016	Deposit	<u>Robert Steele</u>	\$300.00	08/05/2016, 06:44 AM
08/04/2016	Deposit	<u>Robert Steele</u>	\$5,500.00	08/04/2016, 05:10 PM
08/03/2016	Deposit	<u>Robert Steele</u>	\$3,000.00	08/04/2016, 05:10 PM

Amounts paid by Robert Steele to RWS, Inc.

08/04/2016	Deposit	Robert Steele	\$3,000.00
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Fill in this information to identify your case:

Debtor 1 Robert W. Steele, IIDebtor 2
(Spouse, if filing)United States Bankruptcy Court for the: Eastern District of North Carolina -
New Bern DivisionCase number
(if known)☐ Check if this is an amended filing

Official Form 122B

Chapter 11 Statement of Your Current Monthly Income

12/15

You must file this form if you are an individual and are filing for bankruptcy under Chapter 11. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.

☒ **Not married.** Fill out Column A, lines 2-11.☐ **Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.☐ **Married and your spouse is NOT filing with you.** Fill out Column A, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ 5,000.02	\$
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ 0.00	\$
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ 0.00	\$
5. Net income from operating a business, profession, or farm		
	Debtor 1	Debtor 2
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	-\$ 0.00	
Net monthly income from a business, profession, or farm	\$ 0.00	
6. Net income from rental and other real property		
	Debtor 1	Debtor 2
Gross receipts (before all deductions)	\$ 3,247.17	
Ordinary and necessary operating expenses	-\$ 1,912.14	
Net monthly income from rental or other real property	\$ 1,335.03	

Copy here -> \$ 0.00

Copy here -> \$ 1,335.03

Debtor 1 Robert W. Steele, II

Case number (if known) _____

Column A
Debtor 1Column B
Debtor 2

7. Interest, dividends, and royalties

\$ 0.00

\$ _____

8. Unemployment compensation

\$ 0.00

\$ _____

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you _____ \$ 0.00

For your spouse _____ \$ _____

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.

\$ 0.00

\$ _____

10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism.

If necessary, list other sources on a separate page and put the total below.

_____ \$ _____

_____ \$ 0.00

Total amounts from separate pages, if any.

+ \$ 0.00

\$ _____

\$ _____

\$ _____

11. Calculate your total current monthly income.

Add lines 2 through 10 for each column.

Then add the total for Column A to the total for Column B.

\$ 6,335.05

+

\$ _____

=

\$ 6,335.05

Debtor 1 Robert W. Steele, II

Case number (if known) _____

Part 2: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X /s/ Robert W. Steele, II
Robert W. Steele, II
Signature of Debtor 1

Date August 4, 2017
MM / DD / YYYY

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,
and

Your debts are primarily consumer debts.
Consumer debts are defined in 11 U.S.C.
§ 101(8) as "incurred by an individual
primarily for a personal, family, or
household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under
one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan
for family farmers or
fishermen

Chapter 13 - Voluntary repayment plan
for individuals with regular
income

**You should have an attorney review your
decision to file for bankruptcy and the choice of
chapter.**

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:
http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:
http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

**United States Bankruptcy Court
Eastern District of North Carolina - New Bern Division**

In re Robert W. Steele, II

Debtor(s)

Case No.

Chapter

11

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: August 4, 2017

/s/ Robert W. Steele, II

Robert W. Steele, II

Signature of Debtor

ROBERT W. STEELE, II
P.O. BOX 627
JACKSONVILLE, NC 28541

TRAWICK H. STUBBS, JR.
STUBBS & PERDUE, P.A.
PO BOX 1654
NEW BERN, NC 28563

SECURITIES & EXCHANGE COM
OFFICE OF REORGANIZATION
950 E PACES FERRY RD NE 900
ATLANTA, GA 30326-1382

SECRETARY OF TREASURY
ATTN: MANAGING AGENT
1500 PENNSYLVANIA AVE NW
WASHINGTON, DC 20220

NC DEPT OF REVENUE
ATTN: MANAGING AGENT
PO BOX 1168
RALEIGH, NC 27602

UNITED STATES ATTORNEY
ATTN: CIVIL PROCESS CLERK
310 NEW BERN AVENUE
FEDERAL BLDG SUITE 800
RALEIGH, NC 27601-1461

INTERNAL REVENUE SERVICE
ATTN: MANAGING AGENT
PO BOX 7346
PHILADELPHIA, PA 19101-7346

IRS
ALAMANCE BLDG MAIL STOP 24
4905 KOGER BLVD
GREENSBORO, NC 27407-2734

ATTORNEY GENERAL
950 PENNSYLVANIA AVENUE NW
WASHINGTON, DC 20530

N.C. DEPT. OF COMMERCE, DES
ATTN: MANAGER OR AGENT
P.O. BOX 26504
RALEIGH, NC 27611

AMERICAN EXPRESS
ATTN: MANAGER OR AGENT
P.O. BOX 981535
EL PASO, TX 79998-1535

APPLIED RESOURCE MANAGEME
ATTN: MANAGER OR AGENT
257 TRANSFER STATION ROAD
HAMPSTEAD, NC 28443

BARCLAYS BANK CARD SVCS.
ATTN: OFFICER, MGR. OR AGT
P.O. BOX 13337
PHILADELPHIA, PA 19101

BB&T
ATTN: JACK R. HAYES
PO BOX 1847
WILSON, NC 27894-1847

BEACHFRONT RV PARK
ATTN: MANAGER OR AGENT
100 EASTVIEW DRIVE
EMERALD ISLE, NC 28594

BUSINESS CARD SERVICES
ATTN: OFFICER, MGR. OR AGENT
P.O. BOX 84030
COLUMBUS, GA 31908-4030

CAPEHART & SCATCHARD, P.A.
ATTN: SERGIO I. SCUTERI
8000 MIDLANTIC DRIVE
SUITE 300S
MOUNT LAUREL, NJ 08054

CAPITAL ONE BANK
ATTN: OFFICER, MGR. OR AGEN
P.O. BOX 71083
CHARLOTTE, NC 28272

CAPITAL ONE BANK
ATTN: OFFICER, MGR OR AGT.
P.O. BOX 71083
CHARLOTTE, NC 28272

CAPITAL ONE CARD SERVICES
ATTN: OFFICER, MGR. OR AGENT
P.O. BOX 9600
CAROL STREAM, IL 60128

CELTIC BANK
D/B/A KABBAGE
ATTN: OFFICER, MGR OR AGEN
P.O. BOX 77073
ATLANTA, GA 30357

COMMUNITY LUMBER COMPANY
ATTN: MANAGER OR AGENT
P.O. BOX 796
SWANSBORO, NC 28584

CORPORATE TURNAROUND
ATTN: MANAGER OR AGENT
95 NORTH ROUTE 17, STE 310
PARAMUS, NJ 07652

DAUGHTRY, WOODARD, ET AL
ATTN: LUTHER D. STARLING, ES
P.O. DRAWER 1960
SMITHFIELD, NC 27577-1960

ROBERT DILLINGHAM
P.O. BOX 116
JACKSONVILLE, NC 28541

EAST HARDWOOD COMPANY
ATTN: MANAGER OR AGENT
200 WILLIAMSBURG PARKWAY
JACKSONVILLE, NC 28546

FARM BUREAU BANK
ATTN: MANAGER OR AGENT
P.O. BOX 33427
SAN ANTONIO, TX 78265

FIRST BANK
ATTN: OFFICER, MGR. OR AGENT
P.O. BOX 925
TROY, NC 27371

FIRST NATIONAL BANK
ATTN: OFFICER, MGR. OR AGT.
4140 E. STATE STREET
HERMITAGE, PA 16148

FLA CONSTRUCTION
ATTN: MANAGER OR AGENT
218 TONI DRIVE
JACKSONVILLE, NC 28546

FOUNTAIN REALTY COMPANY, INC.
ATTN: MANAGER OR AGENT
99 MARINE BOULEVARD
JACKSONVILLE, NC 28540

GARRIS EVANS LUMBER
ATTN: MANAGER OR AGENT
P.O. BOX 2548
GREENVILLE, NC 27836

GREENVILLE READY MIX
ATTN: MANAGER OR AGENT
P.O. BOX 890322
CHARLOTTE, NC 28289-0322

HOME DEPOT CREDIT SERVICES
ATTN: OFFICER, MGR OR AGENT
P.O. BOX 790345
SAINT LOUIS, MO 63179

KITCHEN AND LIGHTING
ATTN: MANAGER OR AGENT
141 WILLIAMSBURG PKWY.
JACKSONVILLE, NC 28546

MARSHALL, WILLIAMS & GORHA
ATTN: CHARLES MEIER, ESQ.
P.O. DRAWER 2088
WILMINGTON, NC 28402-2088

PHILLIPS & COHEN
ON BEHALF OF BARCLAYS BANK
ATTN: MANAGER OR AGENT
1002 JUSTINSON STREET
WILMINGTON, DE 19801

PNC BANK
ATTN: OFFICER, MGR. OR AGT.
P.O. BOX 3429
PITTSBURGH, PA 15230

PNC BANK CARDMEMBER SVCS
ATTN: OFFICER, MGR. OR AGENT
P.O. BOX 1423
CHARLOTTE, NC 28201

PROBUILD EAST, LLC
ATTN: MANAGER OR AGENT
P.O. DRAWER 2088
WILMINGTON, NC 28402

QUICKEN LOANS, INC.
ATTN: OFFICER, MGR OR AGT
1050 WOODWARD AVE.
DETROIT, MI 48226

R S I, INC.
201 ST CHARLES LANE
JACKSONVILLE, NC 28546

RWS BUILDERS, INC.
P.O. BOX 627
JACKSONVILLE, NC 28541

SPROUSE LAW FIRM, PLLC
ATTN: JAMES W. SPROUSE, JR.
3109 POPLARWOOD COURT
STE 115
RALEIGH, NC 27604

LUTHER STARLING
ATTY FOR E.G.S., INC.
P.O. DRAWER 1960
SMITHFIELD, NC 27577

SWIFT FINANCIAL CORPORATION
D/B/A SWIFT CAPITAL
ATTN: OFFICER, MGR OR AGENT
3505 SILVERSIDE ROAD
WILMINGTON, DE 19810

SYNCHRONY BANK
ATTN: OFFICER, MGR. OR AGT.
P.O. BOX 960013
ORLANDO, FL 32896

TD AUTO FINANCE
ATTN: MANAGER OR AGENT
PO BOX 9001921
LOUISVILLE, KY 40290

THE STONE GALLERY
ATTN: MANAGER OR AGENT
135 SETH THOMAS LANE
HUBERT, NC 28539

TRIANGLE PLAZA, INC.
ATTN: MANAGER OR AGENT
P.O. BOX 12951
NEW BERN, NC 28561

USAA SAVINGS BANK
ATTN: OFFICER, MGR. OR AGENT
10750 MCDERMOTT FREEWAY
SAN ANTONIO, TX 78288

WELLS FARGO
ATTN: OFFICER, MGR. OR AGT
P.O. BOX 29482
PHOENIX, AZ 85038-8650

WELLS FARGO DIRECT
ATTN: OFFICER, MGR. OR AGENT
P.O. BOX 29482
PHOENIX, AZ 85038

WELLS FARGO MORTGAGE
ATTN: OFFICER, MGR OR AGT
P.O. BOX 14411
DES MOINES, IA 50306-3411